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Official Form 1 (4/07) Thomson West, Rochester, NY Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Quibell, Gisela Y All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): aka Gisela Y Guadarrama (nee) Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 6888 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 2650 N Newcastle Elmwood Park II ZIPCODE ZIPCODE 60707 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5,001-10.001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50,000 100,000 100,000 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets \boxtimes \$1 million to \$50,000 to \$100,001 to Estimated \$0 to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities X

Case 08-12574 Doc 1 Filed 05/16/08 Entered 05/16/08 12:39:17 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 41 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Gisela Y Quibell (If more than two, attach additional sheet) All Prior Bankruptcy Cases Filed Within Last 8 Years Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). 5/12/2008 /s/ Michael A. Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \times No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of the petition.

Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	
([]]	Gisela Y Quibell Signatures
Signature(s) of Debtor(s) (Individual/Joint) leclare under penalty of perjury that the information provided in this tition is true and correct. Petitioner is an individual whose debts are primarily consumer debts d has chosen to file under chapter 7] I am aware that I may proceed der chapter 7, 11, 12, or 13 of title 11, United States Code, derstand the relief available under each such chapter, and choose to occed under chapter 7. To attorney represents me and no bankruptcy petition preparer	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
ens the petition] I have obtained and read the notice required by U.S.C. §342(b) equest relief in accordance with the chapter of title 11, United States ode, specified in this petition.	Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Gisela Y Quibell	_ x
Signature of Debtor Signature of Joint Debtor	(Signature of Foreign Representative)
. <u></u>	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	5/12/2008
5/12/2008 Date	(Date)
Signature of Attorney for Debtor(s) Michael A. Perez 6194136 Printed Name of Attorney for Debtor(s) Law Office of Michael A. Perez Firm Name Northwest Tower Building Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
1608 North Milwaulee #207	Printed Name and title, if any, of Bankruptcy Petition Preparer
Chicago IL 60647 (773) 773-8989 Telephone Number 5/12/2008 Date	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
leclare under penalty of perjury that the information provided in s petition is true and correct, and that I have been authorized to e this petition on behalf of the debtor.	X
the debtor requests the relief in accordance with the chapter of title I, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Printed Name of Authorized Individual	
Printed Name of Authorized Individual Title of Authorized Individual 5/12/2008	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

n re <i>Gisela Y Quibell</i>		Case No. Chapter	7
Debtor	(s)	_	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Extribit 2. Chock one of the me distribute soon and alternative declarities de discolor.					
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.					
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.					
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]					

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement]
[Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency
so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after
reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Gisela Y Quibell
Date: <u>5/12/2008</u>

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	According to the calculations required by this statement:
In re QUIBEL_ GISELA Y	☐ The presumption arises.
Debtor(s)	☑ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS				
4	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.				
1	□ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).				

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION						
		Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.					
	penalty living a	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.					
2	Married not filling jointly without the declaration of separate households set out in Line 2 h above.						
	d. 🔲 N Lines :	Married, filing jointlyComplete both Column A ("Debtor's Income 3-11.	") and Column B ("Spouse's Income") for				
	-	res must reflect average monthly income recieved from all sources, s prior to filing the bankruptcy case, ending on the last day of the mo	•	Column A	Column B		
	of monthly income varied during the six months, you must divide the six month total by six, and enter the				Spouse's		
	result c	on the appropriate line.		Income	Income		
3	Gross	wages, salary, tips, bonuses, overtime, commissions.		\$2,574.43	\$		
4	Income from the operation of a business, profession, or farm. a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.						
	a.	Gross receipts	\$0.00				
	b.	Ordinary and necessary business expenses	\$0.00				
	C.	Business income	Subtract Line b from Line a	\$0.00	\$		
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.						
5	a.	Gross receipts	\$0.00				
	b.	Ordinary and necessary operating expenses	\$0.00				
	C.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$		
6	6 Interest, dividends, and royalties.			\$0.00	\$		
7	7 Pension and retirement income.			\$0.00	\$		

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8	Any amounts paid by another persexpenses of the debtor or the debtor on the debtor on the debtor on the debtor on the debtor or	\$0.00	\$					
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation recieved by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:							
	Unemployment compensation claim be a benefit under the Social Secur		Spouse \$	\$0.00	\$			
10	Income from all other sources. Do not include any benefits receive a victim of a war crime, crime against terrorism. Specify source and amount							
	a.		0					
	b.		0					
	Total and enter on Line 10		•	\$0.00	\$			
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s). \$2,574.43							
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A. \$2,574.43							

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$30,893.16				
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$64.184.00				
	a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size:3	ψοτ, τοτ.σο				
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.					
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)				
Ī	16 Enter the amount from Line 12.		\$		
	17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.			
Ī	18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$		

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)				
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)				
	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at or from the clerk of the bankruptcy court.) National Standards: food, clothing, household supplies, personal care, and wiscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at or from the clerk of the bankruptcy court.)				
2	20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$		

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20B	Local Standards: housing and utilities; mortgage/rent expenses. amount of the IRS Housing and Utilities Standards; mortgage/rent expense (this information is available at www.usdoj.gov/ust/ or from the clerk of Line b the total of the Average Monthly Payments for any debts secured by subtract Line b from Line a and enter the result in Line 20B. Do n	se for your cour of the bankrupto by your home, a	cy court); enter on		
200	a. IRS Housing and Utilities Standards; mortgage/rental expenses		\$	T	
	b. Average Monthly Payment for any debts secured by your				
	home, if any, as stated in Line 42		\$	_	œ.
	c. Net mortgage/rental expense		Subtract Line b from Line a.		\$
21	Local Standards: housing and utilities; adjustment. if you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:			\$	
22	Local Standards: transportation; vehicle operation/public transporty ou are entitled to an expense allowance in this category regardless of who operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses of expenses are included as a contribution to your household expenses in Link or transportation.	nether you pay ton. or for which the	the expenses of		
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This			\$	
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs, First Car	\$			
	b. Average Monthly Payment for any debts secured by Vehicle 1,	\$			\$
	as stated in Line 42	'	1.6		Ψ
	c. Net ownership/lease expense for Vehicle 1	Subtract Line	b from Line a.		
24	Local Standards: transportation ownership/lease expense; Vehicle Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy couthe Average Monthly Payments for any debts secured by Vehicle 2, as stafform Line a and enter the result in Line 24. Do not enter an amount least line and IRS Transportation Standards, Ownership Costs, Second Car	Ownership Cosurt); enter in Linated in Line 42;	ne b the total of	7	
	b. Average Monthly Payment for any debts secured by Vehicle 2,		*		
	as stated in Line 42		\$		
	c. Net ownership/lease expense for Vehicle 2		Subtract Line b from Line a.		\$
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.				
26	Other Necessary Expenses: mandatory payroll deductions. En payroll deductions that are required for your employment, such as manda union dues, and uniform costs. Do not include discretionary a 401(k) contributions.		contributions,		\$

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27	pay fo	r Necessary Expenses: life ins r term life insurance for yourself. nole life or for any other form o	Do not include premiums for insurance on your dependents,	\$		
28	you ar		rdered payments. Enter the total monthly amount that ut order, such as spousal or child support payments. Do not ord obligations included in Line 44.	\$		
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30		Necessary Expenses: childca are - such as baby-sitting, day ca		\$		
31	expen		care. Enter the average monthly amount that you actually re not reimbursed by insurance or paid by a health savings account. insurance or health savings accounts listed in Line 34.	\$		
32	that you	l phones, pagers, call waiting, cal sary for your health and welfare c	ation services other than your basic home telephone service such ler id, special long distance, or internet service to the extent	\$		
33	Total	Expenses Allowed under IRS	Standards. Enter the total of Lines 19 through 32	\$		
		-	: Additional Expense Deductions under § 707(b) clude any expenses that you have listed in Lines 19-32			
			ce and Health Savings Account Expenses. List and total the average for yourself, your spouse, or your dependents in the following categories.			
0.4	a. Health Insurance \$					
34	b.	Disability Insurance	\$			
	C.	Health Savings Account	\$			
			Total: Add Lines a, b and c	\$		
35	month elderly	ly expenses that you will continue	of household or family members. Enter the actual e to pay for the reasonable and necessary care and support of an per of your household or member of your immediate family who is	\$		
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.					
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.					
39	clothir excee or fror	d five percent of those combined in the clerk of the bankruptcy cou	se. Enter the average monthly amount by which your food and d allowances for food and apparel in the IRS National Standards, not to allowances. (This information is available at www.usdoj.gov/ust/ rt.) You must provide your case trustee with documentation mount claimed is reasonable and necessary.	\$		
40		nued charitable contributions. of cash or financial instruments to	Enter the amount that you will continue to contribute in the a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$		
41	Total	Additional Expense Deduction	s under § 707(b). Enter the total of Lines 34 through 40	\$		

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Total of all deductions allowed under § 707(b)(2).

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5 **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 60-Month Average Payment 42 a. \$ b. \$ C. \$ d. \$ e. \$ Total: Add Lines a - e \$ If any of the debts listed in Line 42 are secured by your primary Other payments on secured claims. residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount 43 a. \$ b. \$ C. \$ d. \$ e. \$ Total: Add Lines a - e \$ Payments on priority claims. Enter the total amount of all priority claims (including priority child 44 \$ support and alimony claims), divided by 60. Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. а \$ 45 Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Total: Multiply Lines a and b Average monthly administrative expense of Chapter 13 case \$ \$ 46 **Total Deductions for Debt Payment.** Enter the total of Lines 42 through 45. Subpart D: Total Deductions Allowed under § 707(b)(2)

l	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
	48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))					
Ī	49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					
	50	Monthly disposable income under § 707(b)(2). result	Subtract Line 49 from Line 48 and enter the	\$			

Enter the total of Lines 33, 41, and 46.

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6 - Cont. Official Form 22A (Chapter 7) (4/07) 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the 51 number 60 and enter the result. \$ Initial presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VII. ☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55). 53 Enter the amount of your total non-priority unsecured debt \$ Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter 54 \$ the result. Secondary presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at 55 the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

PART VII. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. Expense Description Monthly Amount \$ a.

\$ b. \$ C. \$ Total: Add Lines a, b, and c

56

		Part VIII: VERIFICATION				
	I declare under penalty of perjury that t both debtors must sign.)	the information provided in this statement is true and correct. (If this a joint case,				
57	Date: <u>5/12/2008</u> S	Signature: /s/ Gisela Y Quibell (Debtor)				
	Date: <u>5/12/2008</u> S	Signature:(Joint Debtor, if any)				

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Inre <i>Gisela Y Quibell</i>	/ Debtor	Case No	
			(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband- Wife- Joint Community-	-W Deducting any J Secured Claim or	Amount of Secured Claim
None			None
No continuation sheets attached	TOTAL \$	0.00	

(Report also on Summary of Schedules.)

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In re	Gisela Y Quibell	/ Debtor	Case No.	

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n		Husband Wife Joint-	-W	in Property Without Deducting any Secured Claim or
	е		Community-		Exemption
I. Cash on hand.	x				
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 	X				
 Security deposits with public utilities, telephone companies, landlords, and others. 	X				
 Household goods and furnishings, including audio, video, and computer equipment. 		Household Goods and Services Location: In debtor's possession			\$ 1,000.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	x				
6. Wearing apparel.		Necessary Wearing apparel Location: In debtor's possession			\$ 500.00
7. Furs and jewelry.	x				
8. Firearms and sports, photographic, and other hobby equipment.	x				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				

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ln re	Gisela	Y	Quibe	:11
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/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sneet)		
Type of Property	N	Description and Location of Property		Current Value
	o n		andH VifeW	of Debtor's Interest, in Property Without Deducting any
	е	J Commu	ointJ nityC	Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles.		2003 Land Rover Discover Location: In debtor's possession		\$ 10,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			

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Inre <i>Gisela Y Quibell</i>	/ Debtor	Case No.	
			(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n	Description and Location of Property	Husband Wife Joint-	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
22 Crops growing or horizontal	е <i>Х</i>		Community-	-C	
32. Crops - growing or harvested. Give particulars.	Λ				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	x				

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In re		
Gisela Y Quibell	/ Debtor	Case No.

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	
☐ 11 U.S.C. § 522(b) (2):	
☑ 11 U.S.C. § 522(b) (3):	

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Household Goods and Services	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Necessary Wearing apparel	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00

(if known)

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Official Form 6D (10/06) West Group, Rochester, NY

In re Gisela Y Quibell	, Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 H- W- J	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien UHusband VWife UJoint UCommunity				Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 0403 Creditor # : 1 Chase 900 Stewart Ave Garden City NY 11530			2007-03-	0,000.00				\$ 20,503.00	\$ 10,503.00
Account No: 6974 Creditor # : 2 Wfs/wachovia Dealer Sv P.o. Box 1697 Winterville CA 92623	X	J	2005-05	-01				\$ 9,701.00	\$ 9,701.00
Account No:			Value:						
No continuation sheets attached			,	(Us	Subte (Total of the Tise only on la	nis T o 1	page) t al \$	\$ 30,204.00 \$ 30,204.00	\$ 20,204.00 \$ 20,204.00

(Report also on Summary of Schedules.)

(If applicable, report also or Statistical Summary of Certain Liabilities and Related Data) Document

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(if known)

In re Gisela Y Quibell

Debtor(s)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors, If a joint petition is filed, state whether the husband, wife, both of them or the

conti	marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)											
box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.											
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.											
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.											
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.											
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)											
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).											
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).											
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).											
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).											
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).											
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).											
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).											
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).											
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).											

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Official Form 6F (10/06) West Group, Rochester, NY

In re Gisela Y Quibell	,	Case No.	
Do	ebtor(s)	_	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4410 Creditor # : 1 Advocate Ill Masonic Phys Grp 22281 Network Place Chicago IL 60673-1224			3/06 Medical Bills				\$ 9.53
Account No: 3545 Creditor # : 2 Advocate Illinois Masonic 836 W Wellington Chicago IL 60657			4/07 Medical Bills				\$ 506.00
Account No: 2918 Creditor # : 3 Advocate Illinois Masonic 836 W Wellington Chicago IL 60657			2/06 Medical Bills				\$ 506.00
Account No: 3038 Creditor # : 4 Chase 800 Brooksedge Blvd Westerville OH 43081		H	2006-02-01				\$ 3,377.00
5 continuation sheets attached		<u> </u>	1	Sub	tota Tota	·	\$ 4,398.53

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Gisela Y Quibell	 Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 7039 Creditor # : 5 Chld/cbsd Po Box 6497 Sioux Falls SD 57117	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community 2004-08-01	Contingent	Unliquidated	Disputed	Amount of Claim \$ 291.00
Account No: 1912 Creditor # : 6 Credit Protection Asso 13355 Noel Road Suite 21 Dallas TX 75240		H	2007-09-01 Comcast				\$ 212.00
Account No: 1908 Creditor # : 7 Gemb/gap Po Box 981400 El Paso TX 79998		Н	2004-09-01				\$ 224.00
Account No: Creditor # : 8 Happy Foods 6415 n Central Chicago IL 606046			11/05 Personal Loan				\$ 4,300.00
Account No: 0897 Creditor # : 9 Hsbc Po Box 15524 Wilmington DE 19850		H	2007-09-01				\$ 1,068.00
Account No: 1197 Creditor # : 10 Hsbc/bsbuy Po Box 15519 Wilmington DE 19850		Н	2004-12-01				\$ 616.00
Sheet No. 1 of 5 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	o So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summar and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S	Γota ched	al \$	\$ 6,711.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Gisela Y Quibell	 Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3190 Creditor # : 11 Hsbc/bstby 1405 Foulk Road Wilmington DE 19808		H	2004-12-01				\$ 616.00
Account No: 2091 Creditor # : 12 Hsbc/carsn Po Box 15521 Wilmington DE 19805		H	2005-08-01				\$ 328.00
Account No: 1107 Creditor # : 13 Hsbc/vlcty Po Box 15524 Wilmington DE 19850		Н	2006-05-01				\$ 251.00
Account No: 8424 Creditor # : 14 Hsbc/vlcty 1405 Foulk Road Wilmington DE 19808		Н	2006-05-01				\$ 251.00
Account No: 2680 Creditor # : 15 Illinois Masonic Med Center 836 W Wellington Chicago IL 60657		Н	2006-04-01				\$ 202.00
Account No: 2680 Representing: Illinois Masonic Med Center			MRSI 2250 E DEVON AVE STE 352 DES PLAINES IL 60018				
Sheet No. 2 of 5 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ached t	o So	hedule of (Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities an	ry of S	Tota ched	al \$ ules	\$ 1,648.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Gisela Y Quibell	_, Case No.	
	=	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor		Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife	Contingent	Unliquidated	Disputed	Amount of Claim
			loint Community				
Account No: 7352		H	2006-04-01				\$ 734.00
Creditor # : 16 Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls WI 53051							
Account No: 5945			12/05				\$ 139.03
Creditor # : 17 Quest Diagnostics P O Box 64804 Baltimore MD 21264-4804			Medical Bills				
Account No: 5945							
Representing: Quest Diagnostics			AMCA 2269 S Saw Mill River Road Building 3 Elmsford NY 10523				
Account No: 8274			12/05				\$ 159.31
Creditor # : 18 Quest Diagnostics P O Box 64804 Baltimore MD 21264-4804			Medical Bills				
Account No: 8274							
Representing: Quest Diagnostics			AMCA 2269 S Saw Mill River Road Building 3 Elmsford NY 10523				
Account No: 8834			1/06				\$ 349.92
Creditor # : 19 Quest Diagnostics P O Box 64804 Baltimore MD 21264-4804			Medical Bills				
L		1	ı	1	1	1	
Sheet No. 3 of 5 continuation sheets a Creditors Holding Unsecured Nonpriority Claims	ttached t	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Sur and, if applicable, on the Statistical Summary of Certain Liabilitie	nmary of S	Γota ched	al \$ ules	\$ 1,382.26

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Gisela Y Quibell	_, Case No.	
	=	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
	_		and Consideration for Claim.		٥		
including Zip Code,	o-Debtor		If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	p	
And Account Number	- P	HI		ıţing	idui	pute	
(See instructions above.)	ŏ	W	Wife loint	Cor	In	Disputed	
			Community				
Account No: 8834							
Representing:			AMCA 2269 S Saw Mill River Road				
Quest Diagnostics			Building 3				
			Elmsford NY 10523				
Account No: 0897			Unknown				\$ 1,006.00
Creditor # : 20			Credit Card Purchases				7 1,000.00
Sears							
Retail Services P O Box 17298							
Baltimore MD 21297							
Account No: 7039							\$ 322.32
Creditor # : 21			Credit Card Purchases				
The Chidrens Place Processing Center							
Des Moines IA 50364							
Account No: 9107		H	2007-06-01				\$ 607.00
Creditor # : 22 Tnb - Target							
Po Box 673							
Minneapolis MN 55440							
Account No: 7995		H	2007-03-01				\$ 1,084.00
Creditor # : 23 Wash Mutual/providian							
Po Box 9180							
Pleasanton CA 94566							
Account No: 759B			4/07				\$ 190.00
Creditor # : 24			Medical Bills				
Wellington Radiology Group 39006 Treasury Center							
Chicago IL 60694-006							
Sheet No. 4 of 5 continuation sheets a	attached t	to So	chedule of	Subt	ota	ı \$	\$ 3,209.32
Creditors Holding Unsecured Nonpriority Claims					Γota		7 3/203.32
			(Use only on last page of the completed Schedule F. Report also on Sur and, if applicable, on the Statistical Summary of Certain Liabilitie				

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Gisela Y Quibell	_, Case No.	
	=	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			Data Claim was Incomed				Amount of Claim
Creditor's Name, Mailing Address			Date Claim was Incurred, and Consideration for Claim.		_		Amount of Claim
including Zip Code,	Co-Debtor		If Claim is Subject to Setoff, so State.	ent	Unliquidated	_	
And Account Number	-Del	н	Husband	ting	quid	nte	
(See instructions above.)	ပိ		Wife	Contingent	Juli	Disputed	
			loint Community		_		
Account No: 759B							
Representing:			KCA Financial Services 628 North Street				
Wellington Radiology Group			PO Box 53				
			Geneva IL 60134				
Account No: 7114		Н	2003-09-01				\$ 317.00
Creditor # : 25							,
Wfnnb/victorias Secret							
Po Box 182128 Columbus OH 43218							
Account No:							
Account No:							
Account No:							
Account No:							
					L		
Sheet No. 5 of5 continuation sheets att	ached t	o So	chedule of	Subt	ota	I \$	\$ 317.00
Creditors Holding Unsecured Nonpriority Claims				•	Tota	al\$	
			(Use only on last page of the completed Schedule F. Report also on Sumi and, if applicable, on the Statistical Summary of Certain Liabilities	mary of Sand Relat	ched ted D	ules ata)	\$ 17,666.11

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nre <i>Gisela Y Quib</i> ell	/ Debtor	Case No.	
		-	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

 $\hfill \square$ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre <i>Gisela Y Quibell</i>	/ Debtor	Case No.	
		•	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Ronald Quibell 1521 W Foster	Wfs/wachovia Dealer Sv P.o. Box 1697
Chicago IL 60640	Winterville CA 92623

ln re Gisela Y Quibell		,	Case No.	
	Debtor(s)			(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND S	POUSE		
Status: Single	RELATIONSHIP(S): Daughter Daughter		AGE(S): 7 1		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Personal Banker				
Name of Employer	Washington Mutual				
How Long Employed	1.7 years				
Address of Employer	501 N Milwaukeee Chicago IL 606				
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)		DEBTOR		SPOUSE
 Monthly gross wages, sa Estimate Monthly Overting 	alary, and commissions (pro rate if not paid monthly) me	\$ \$	2,574.43 0.00	\$	0.00 0.00
3. SUBTOTAL 4. LESS PAYROLL DEDUC	CTIONS	\$	2,574.43	\$	0.00
a. Payroll Taxes and Setb. Insurancec. Union Duesd. Other (Specify):	ocial Security	\$ \$\$ \$	423.91 11.12 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	435.02	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,139.41	\$	0.00
8. Income from Real Prope 9. Interest and dividends 10. Alimony, maintenance of dependents listed above	or support payments payable to the debtor for the debtor's use or that	\$\$\$\$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00
11. Social Security or gove Specify:12. Pension or retirement i13. Other monthly income		\$ \$	0.00 0.00		0.00 0.00
Specify:		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	Ψ	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	2,139.41	\$	0.00
	MONTHLY INCOME: (Combine column totals only one debtor repeat total reported on line 15)	, ,	\$ ort also on Summary of Sostical Summary of Certain		and, if applicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Gisela Y Quibell	, Case No
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate.

-weekly, quarterly, semi-annually, or annually to show monthly rate.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of "Spouse."	expenditures la	beled
Rent or home mortgage payment (include lot rented for mobile home)	\$	900.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes \Boxed No \Boxed		
2. Utilities: a. Electricity and heating fuel	\$	00
b. Water and sewer	\$	0.00
c. Telephone d. Other <i>Cable</i>	\$	
Other	\$	0.00
Other	s	0.00
	Ψ	
3. Home maintenance (repairs and upkeep)	\$ \$	000 450.00
4. Food 5. Clothing	T	1,00.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	*	50.00
8. Transportation (not including car payments)	\$	172.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	T T	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	43.33
e. Other	\$	00.
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other: Car Payment	\$	462.00
c. Other:		0.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0,0,0
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other:	\$	0.00 0.00
Other: Other:	\$\$	0.00
Ollor.		
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	2,482.33
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		0.400.55
a. Average monthly income from Line 16 of Schedule I	\$	2,139.41
b. Average monthly expenses from Line 18 above	\$	2,482.33
c. Monthly net income (a. minus b.)	\$	(342.92)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Gisela Y Quibell		Case No.	
		Chapter	7
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 11,500.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 30,204.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 17,666.11	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,139.41
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,482.33
ТОТ	AL	17	\$ 11,500.00	\$ 47,870.11	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Gisela Y Quibell		Case No.	
		Chapter	7
	/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	s 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,139.41
Average Expenses (from Schedule J, Line 18)	\$ 2,482.33
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,574.43

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 20,204.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 17,666.11
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 37,870.11

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In re Gisela Y Quibell	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for correct to the best of my knowledge, information and bel	3. 3 ,	sheets, and that they are true and
Date: <u>5/12/2008</u> Si	gnature /s/ Gisela Y Quibell Gisela Y Quibell	

Form 7 (4/07) Th Crash Q8-12574, N Doc 1 Filed 05/16/08 Entered 05/16/08 12:39:17 Desc Main

Document Page 32 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re:Gisela Y Quibell
 aka Gisela Y Guadarrama (nee)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: 2008 \$10,297 Wages

Last Year: 2007 \$29,383 Year before: 2006 \$14,056

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

3. Payments to creditors

Complete a. or b., as appropriate, and c.

Form 7 (4/07) Thomson West, Note 1 Filed 05/16/08 Entered 05/16/08 12:39:17 Desc Main Document Page 33 of 41 a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative re schedule under a plan by an approved nonprofit budgeting and creditor counseling agency.(Married debtors filing under chapter 12 or chapter 13 must include payr either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NONE	not less payment
b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately precedent commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filir chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separal a joint petition is not filed.) NONE	ng under
c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spot separated and joint petition is not filed.)	
X NONE	
Suite and administrative proceedings, executions, garnishments and attachments	
. Suits and administrative proceedings, executions, garnishments and attachments a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouseparated and a joint petition is not filed.)	•
X NONE	
b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencemer case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition unless the spouses are separated and a joint petition is not filed.)	
☑ NONE	
. Repossessions, foreclosures and returns	
List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, wi year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of	

both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NONE		-	

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYER

DATE OF PAYMENT, AMOUNT OF MONEY OR
NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Michael A. Perez

Address:

Northwest Tower Building 1608 North Milwaulee #207 Chicago, IL 60647 Date of Payment: \$1,500.00

Payor: Gisela Y Quibel

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NONE

Form 7 (4/07) The Base West, 125754, NDOC 1		Entered 05/16/08 12:39:17 Page 36 of 41 et real estate" as defined in 11 U.S.C. § 101.	Desc Main
NONE NOE NOE			
[If completed by an individual or individual and spouse	1		
I declare under penalty of perjury that I have read the a any attachments thereto and that they are true and cor		regoing statement of financial affairs and	
Date <u>5/12/2008</u> Signal of Deb		Y Quibell	

Signature

of Joint Debtor (if any)

Date

FORM B8 (10/05) We Case, R8-12-57/4 Doc 1 Filed 05/16/08 Entered 05/16/08 12:39:17 Desc Main Document Page 37 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

Inre <i>Gisela Y Quibell</i>				se No. apter 7		
			/ Debtor			
CHAPTER 7 INI	DIVIDUAL DEBTOR	'S STATEM	ENT OF II	NTENTIO	N	
☐ I have filed a schedule of assets and liabilities whi	ich includes debts secured by p	property of the estate) .			
☑ I have filed a schedule of executory contracts and	d unexpired leases which include	es personal property	subject to an	unexpired lease) .	
☐ I intend to do the following with respect to the prop	perty of the estate which secure	es those debts or is	subject to a leas	se:		
Description of Secured Property	Creditor's Name	Creditor's Name		Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2003 Land Rover	Chase		X			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of	Debtor(s)				
Date:	Debtor: /s/ Gisela	Y Quibell				
Date:	Joint Debtor:					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

n ra	Gisela Y Quibell		Case No.	
1116	aka Gisela Y Guadarrama (nee)		Chapter	7
		/ Debtor		
	Attorney for Debtor: Michael A. Perez			

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 5/12/2008 Respectfully submitted,

X /s/ Michael A. Perez
Attorney for Petitioner: Michael A. Perez

Law Office of Michael A. Perez Northwest Tower Building 1608 North Milwaulee #207 Chicago IL 60647 Case 08-12574 Doc 1 Filed 05/16/08 Entered 05/16/08 12:39:17 Desc Main

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

Case No.

aka Gisela Y Guadarrama (nee)	Chapter 7
	/ Debtor
Attorney for Debtor: Michael A. Perez	
<u>VERIFICATIOI</u>	N OF CREDITOR MATRIX
The above named Debtor(s) hereby ve	erify that the attached list of creditors is true and correct to the
best of our knowledge.	
<u>s</u> .	/s/ Gisela Y Ouibell

Debtor

In re Gisela Y Quibell

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800 Brooksedge Blvd
Po Box 15524
Westerville, OH 43081
Wilmington, DE 19850
Baltimore, MD 21297 Chase Hsbc/vlcty The Chidrens Place 900 Stewart Ave 1405 Foulk Road Processing Center Garden City, NY 11530 Wilmington, DE 19808 Des Moines, IA 50364 Illinois Masonic Med Center Tnb - Target Chld/cbsd Chld/cbsd Po Box 6497
 Po Box 6497
 836 W Wellington
 Po Box 673

 Sioux Falls, SD 57117
 Chicago, IL 60657
 Minneapolis, MN 55440
 Credit Protection Asso KCA Financial Services Wash Mutual/providian 13355 Noel Road Suite 21 628 North Street Po Box 9180 Pleasanton, CA 94566 Geneva, IL 60134 Gemb/gap Kohls/chase Wellington Radiology Group Po Box 981400 N56 W 17000 Ridgewood Dr 39006 Treasury Center El Paso, TX 79998 Menomonee Falls, WI 53051 Chicago, IL 60694-006 Happy Foods Michael A. Perez Wfnnb/victorias Secret 6415 n Central Northwest Tower Building Po Box 182128 Chicago, IL 606046 1608 North Milwaulee #207 Columbus, OH 43218 Chicago, IL 60647

Hsbc MRSI Wis/wacnovia Dealer Sv Po Box 15524 2250 E DEVON AVE STE 352 P.o. Box 1697 Wilmington, DE 19850 DES PLAINES, IL 60018 Winterville, CA 92623

FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Gisela Y Quibell aka Gisela Y Guadarrama (nee)	Case No. Chapter 7
Address: 2650 N Newcastle Elmwood Park, IL 60707	
Employer's Tax Identification No(s). [if any]: Last four digits of Social Security No(s).: 6888	/ Debtor
STATEMENT OF SOCIAL SECUR	RITY NUMBER(S)
1. Name of Debtor (enter Last, First, Middle): Quibell, Gisela (Check the appropriate box and, if applicable, provide the required information.)	Υ
Debtor has a Social Security Number and it is: 340-02-6888	9
(If more than one, state all.)	-
Debtor does not have a Social Security Number.	
Name of Joint Debtor (enter Last, First, Middle): (Check the appropriate box and, if applicable, provide the required information.)	
Joint Debtor has a Social Security Number and it is:	
(If more than one, state all.)	
Joint Debtor does not have a Social Security Number.	
I declare under penalty of perjury that the foregoing is true and correct	ct.
X /s/ Gisela Y Quibell	5/12/2008
Signature of Debtor	Date
X	
Signature of Joint Debtor	Date

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

^{*}Joint debtors must provide information for both spouses.